SUBSTITUTE FORM (RF-3)

SUMMARY SHEET

Change in rate level produced by rate revisions effective October 5, 2013.

(1)	(2)	(3)
	Annual Premium	Percentage
Coverage	Volume (Illinois) ¹	<u>Change²</u>
9. Fire	\$11,020,058 (est.)	+2.9% (est.)

This filing applies to dwelling fire policies in the State of Illinois.

The following is a description of all changes affecting rates with this filing:

- -Modify Claim Free relativity.
- -Modify Paid Loss Surcharge relativities.
- -Introduce Experience Rating.
- -Obsolete the \$50 and \$100 deductible options. No longer allow the \$250 deductible option for new business or by endorsement. Implement mandatory wind/hail deductibles contingent on Coverage A values. Modify deductible relativities.
- -Modify Protection Class relativities.
- -Modify Insurance Score relativities and modify the Insurance Score Tier movement table.
- -Modify Age of Construction relativities.
- -Introduce Roof Loss Settlement relativities to replace the Roof Replacement Cost Surcharge relativities and Roof Discount/Surcharge relativities.
- -Introduce a 100% Building Ordinance or Law coverage for the Premier program.
- -Modify Earthquake rates.
- -Modify the Location Minimum Premiums.
- -Modify territory relativities.
- -Increase the building and contents base rates +11.7% for an overall +2.9% change.
 - ¹Adjusted to reflect all prior rate changes.

Auto-Owners Insurance Company

Cindy LeClear, Assistant Manager - Personal Property Actuarial

²Change in premium level which will result from application of new rates.

Section 754.EXHIBIT A Summary Sheet (Form RF-3)

FORM (RF-3)

SUMMARY SHEET

(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **
Automobile Liability Private		- Change (101-)
Passenger		
Commercial		
Automobile Physical Damag	3	
Private Passenger	9	
Commercial		
Liability Other Than Auto		
Burglary and Theft		
Glass		
Fidelity		
Surety		· · · · · · · · · · · · · · · · · · ·
Boiler and Machinery		
Fire	2,381,934	0.9
Extended Coverage	2,001,001	
Inland Marine		
Homeowners		
Commercial Multi-Peril		
Crop Hail		
Other		
Life of Insurance		
Does filing only apply to cel Classes? If so,	rtain territory (territories) or	certain
specify: No		
Brief description of filing. (I	f filing follows rates of an a	dvisory
Organization, specify	i illing follows rates of arra	a visor y
organization):	Adopting ISO's earthquak	e rules revision
		
*Adjusted to reflect all prior **Change in Company's pre- rates.	•	It from application of ne
10103.	AXA Insurance Co	mpany
	Na	me of Company
	Linda Gross, Corpo	orate Secretary
		Official – Title

Change in Comp	pany's premium	or rate	level	produced	by	rate
revision effec	ctive 06/15/20	014 New 8	Renew	āls		

(1)	(2) Annual Premium	(3) Percent
<u>Coverage</u>	<pre>Volume (Illinois) *</pre>	<u>Change (+ or -)**</u>
1. Automobile Liability Private Passenger		
Commercial		
2. Automobile Physical Damage Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery 9. Fire	5 880 705	0.79/
10. Extended Coverage	5,880,795	0.7%
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		
Does filing only apply to certain of the so, specify: No Brief description of filing. organization, specify organization	(If filing follows rates of a	n advisory
* Adjusted to reflect all pric ** Change in Company's premium result from application of a	level which will	
	Citizana Inggana C	
	Citizens Insurance Compan Name of Compan	y or America
	Name of Compar	1 Y
·	Gregory A. Popolizio, Senior Stat	te Filing Analyst
	Official - Tit	Te

H29219D

Change in Company's premium or rate level produced by rate revision effective 06/15/2014 New & Renewals

(1)	(2)	(3)
<u>Coverage</u>	Annual Premium <pre>Volume (Illinois)*</pre>	Percent <u>Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage Private Passenger		
Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
Boiler and Machinery		
9. Fire	715,411	1.1%
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		
Does filing only apply to certain If so, specify: No	territory (territories)	or certain classes?
-		
Brief description of filing. (If organization, specify organization	filing follows rates of n): Modifying Commercial F Endorsements	
* Adjusted to reflect all prior ** Change in Company's premium le result from application of new	vel which will	
		4 -1 11.
·	Citizens Insurance Comp	any of Illinois
	Name of Compa	any
	Gregory A. Popolizio, Senior St. Official - Ti	ate Filing Analyst
H29219D	Official - Ti	tle

Change in Company's premium or rate level produced by rate revision effective $06/15/2014 \ \text{New \& Renewals}$.

(1)	_ (2)	_ (3)
<u>Coverage</u>	Annual Premium <u>Volume (Illinois)*</u>	Percent Change (+ or -)**
1. Automobile Liability	<u> </u>	
Private Passenger		
Commercial		
2. Automobile Physical Damage Private Passenger Commercial		
3. Liability Other Than Auto		
4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire	2,936,799	0.9%
10. Extended Coverage	2,930,799	0.970
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril	· · · · · · · · · · · · · · · · · · ·	
14. Crop Hail		
15. Other		
Line of Insurance		
Does filing only apply to certain If so, specify: No	territory (territories) o	or certain classes?
Brief description of filing. (If organization, specify organization	filing follows rates of a i): Modifying Commercial Pr Endorsements	
		· · · · · · · · · · · · · · · · · · ·
* Adjusted to reflect all prior r ** Change in Company's premium lev result from application of new	el which will	
	Hanover Insurance Co	ompany
	Name of Compa	ny
	Gregory A. Popolizio, Senior Sta	te Filing Analyst
	Official - Tit	le
H29219D		

Change in	n Company's	premium	or	rate	level	produced	bу	rate
revision	effective	06/15/20	14	New &	Renev	vals		

(1)	(2)	(3)
<u>Coverage</u>	Annual Premium <u>Volume (Illinois)*</u>	Percent <u>Change (+ or -)**</u>
1. Automobile Liability		
Private Passenger		
Commercial		
2. Automobile Physical Damage Private Passenger		
Commercial		
3. Liability Other Than Auto 4. Burglary and Theft		
5. Glass		
6. Fidelity		
7. Surety		
8. Boiler and Machinery		
9. Fire	5,129,144	0.4%
10. Extended Coverage		
11. Inland Marine		
12. Homeowners		
13. Commercial Multi-Peril		
14. Crop Hail		
15. Other		
Line of Insurance		
Does filing only apply to certain If so, specify: No	territory (territories)	or certain classes?
Brief description of filing. (If organization, specify organization	filing follows rates of i): Modifying Commercial Endorsements	
		<u> </u>
* Adjusted to reflect all prior r ** Change in Company's premium lev result from application of new	el which will	
	Massachusetts Bay Insura	ance Company
·	Name of Comp	any
	Gregory A. Popolizio, Senior St	ate Filing Analyst
·	Official - Ti	tle
H29219D		

	(1) <u>Coverage</u>	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
1.	Automobile Liability Private Passenger Commercial		
2.	Automobile Physical Damage Private Passenger Commercial		
3.	Liability Other Than Auto		-
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire	2,619,612	-0.2%
0.	Extended Coverage		
1.	Inland Marine		
2.	Homeowners		
3.	Commercial Multi-Peril		
4.	Crop Hail		
5.	Other		
	Line of Insurance		
oes f No.	iling only apply to certain territory (t	erritories) or certain classes? If so, specify:	
		s rates of an advisory organization, specify o	

Selective Insurance Company of America (SICA) Name of Company

Debra Maizys – AVP C/L Pricing
Official - Title

(Change in Company's premium or rate	e level produced by rate revision effective	2/1/2014
	(1)	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
	<u>Coverage</u>	volume (minois)	Change (+ 61-7
1.	Automobile Liability		
	Private Passenger		
	Commercial		
2.	Automobile Physical Damage		
	Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire	5,439,694	-0.3%
10.	Extended Coverage	-,,	
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other		
10.	Line of Insurance		
	Diffe of Misurance		
oes f	iling only apply to certain territory (te	rritories) or certain classes? If so, specify:	
No.			
Brief o	description of filing. (If filing follows	rates of an advisory organization, specify of	organization):
	e see explanatory memo.		,
	djusted to reflect all prior rate changes		
	nange in Company's premium level wh	nich will	
re	sult from application of new rates.		

Selective Insurance Company of South Carolina (SICSC)

Name of Company

Debra Maizys – AVP C/L Pricing
Official - Title

1. Automobile Liability Private Passenger Commercial 2. Automobile Physical Damage Private Passenger Commercial 3. Liability Other Than Auto 4. Burglary and Theft 5. Glass 6. Fidelity 7. Surety 8. Boiler and Machinery 9. Fire 10. Extended Coverage 11. Inland Marine 12. Homeowners 13. Commercial Multi-Peril 14. Crop Hail 15. Other Line of Insurance Does filing only apply to certain territory (territories) or certain classes? If so, specify: No.		(1) <u>Coverage</u>	(2) Annual Premium Volume (Illinois)*	(3) Percent Change (+ or -)**
2. Automobile Physical Damage Private Passenger Commercial 3. Liability Other Than Auto 4. Burglary and Theft 5. Glass 6. Fidelity 7. Surety 8. Boiler and Machinery 9. Fire 1,191,831 -0.4% 10. Extended Coverage 11. Inland Marine 12. Homeowners 13. Commercial Multi-Peril 14. Crop Hail 15. Other Line of Insurance Does filing only apply to certain territory (territories) or certain classes? If so, specify:	1.			
Private Passenger Commercial 3. Liability Other Than Auto 4. Burglary and Theft 5. Glass 6. Fidelity 7. Surety 8. Boiler and Machinery 9. Fire 1,191,831 -0.4% 10. Extended Coverage 11. Inland Marine 12. Homeowners 13. Commercial Multi-Peril 14. Crop Hail 15. Other Line of Insurance Does filing only apply to certain territory (territories) or certain classes? If so, specify:				
3. Liability Other Than Auto 4. Burglary and Theft 5. Glass 6. Fidelity 7. Surety 8. Boiler and Machinery 9. Fire 1,191,831 -0.4% 10. Extended Coverage 11. Inland Marine 12. Homeowners 13. Commercial Multi-Peril 14. Crop Hail 15. Other Line of Insurance Does filing only apply to certain territory (territories) or certain classes? If so, specify:	2.	Private Passenger		
4. Burglary and Theft 5. Glass 6. Fidelity 7. Surety 8. Boiler and Machinery 9. Fire 1,191,831 -0.4% 10. Extended Coverage 11. Inland Marine 12. Homeowners 13. Commercial Multi-Peril 14. Crop Hail 15. Other Line of Insurance Does filing only apply to certain territory (territories) or certain classes? If so, specify:	3			
5. Glass 6. Fidelity 7. Surety 8. Boiler and Machinery 9. Fire 1,191,831 -0.4% 10. Extended Coverage 11. Inland Marine 12. Homeowners 13. Commercial Multi-Peril 14. Crop Hail 15. Other Line of Insurance Does filing only apply to certain territory (territories) or certain classes? If so, specify:				
6. Fidelity 7. Surety 8. Boiler and Machinery 9. Fire 1,191,831 -0.4% 10. Extended Coverage 11. Inland Marine 12. Homeowners 13. Commercial Multi-Peril 14. Crop Hail 15. Other Line of Insurance Does filing only apply to certain territory (territories) or certain classes? If so, specify:				
8. Boiler and Machinery 9. Fire 1,191,831 -0.4% 10. Extended Coverage 11. Inland Marine 12. Homeowners 13. Commercial Multi-Peril 14. Crop Hail 15. Other Line of Insurance Does filing only apply to certain territory (territories) or certain classes? If so, specify:				
9. Fire 1,191,831 -0.4% 10. Extended Coverage 11. Inland Marine 12. Homeowners 13. Commercial Multi-Peril 14. Crop Hail 15. Other Line of Insurance Does filing only apply to certain territory (territories) or certain classes? If so, specify:	7.	Surety		
10. Extended Coverage 11. Inland Marine 12. Homeowners 13. Commercial Multi-Peril 14. Crop Hail 15. Other Line of Insurance Does filing only apply to certain territory (territories) or certain classes? If so, specify:	8.	Boiler and Machinery		
11. Inland Marine 12. Homeowners 13. Commercial Multi-Peril 14. Crop Hail 15. Other Line of Insurance Does filing only apply to certain territory (territories) or certain classes? If so, specify:	9.	Fire	1,191,831	-0.4%
12. Homeowners 13. Commercial Multi-Peril 14. Crop Hail 15. Other Line of Insurance Does filing only apply to certain territory (territories) or certain classes? If so, specify:	10.	Extended Coverage		
13. Commercial Multi-Peril 14. Crop Hail 15. Other Line of Insurance Does filing only apply to certain territory (territories) or certain classes? If so, specify:	11.	Inland Marine		
14. Crop Hail 15. Other Line of Insurance Does filing only apply to certain territory (territories) or certain classes? If so, specify:	12.	Homeowners		
15. Other Line of Insurance Does filing only apply to certain territory (territories) or certain classes? If so, specify:				
Line of Insurance Does filing only apply to certain territory (territories) or certain classes? If so, specify:	14.	Crop Hail		
does filing only apply to certain territory (territories) or certain classes? If so, specify:	15.			
NY.		Line of Insurance		
				•
Plane and an allowed management				
Brief description of filing. (If filing follows rates of an advisory organization, specify organization): Please see explanatory memo.				

Selective Insurance Company of the Southeast (SICSE) Name of Company

Debra Maizys – AVP C/L Pricing
Official - Title

^{**} Change in Company's premium level which will result from application of new rates.